

How to use your private health insurance and medical ID card to receive health care.

Q: Now that I am getting care through my private health insurance, what do I tell my doctors or other medical providers?

A: It is important that you go to providers who will take both your private insurance and *Medicaid* (medical ID card). When you go to your doctor or other medical provider(s), show **both** the private health insurance card and your medical ID card. You may need to call and ask your provider(s) if they will bill your private insurance for any services you receive. Ask if they will take your medical ID card for co-pays, deductibles, or uncovered services. If they don't, neither your insurance nor *Medicaid* will pay for your care. You will be asked to pay for any health care you get.

Q: What should I do if my doctors or other providers say they won't take my private insurance or medical ID card?

A: You should look for providers who will accept both your *Medicaid* and private insurance. You may need to call your insurance company for assistance in locating providers in your area.

Q: Now that I am using my private health insurance to get coverage, will Medicaid still help me?

A: Yes. Having *Medicaid* along with your private insurance really helps. As long as you qualify for *Medicaid*, we may pay co-pays, deductibles and services your insurance doesn't cover.

Q: What happens if my private insurance doesn't cover a service?

A: Your doctor will automatically bill your private insurance first. If the service isn't covered by your insurance but is covered by *Medicaid*, they will bill DSHS for payment. To make sure there are no problems, always make sure your provider will take your medical ID card and bill DSHS.

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Q: What do I need to do to have you pay my health insurance premium?

A: Call us. We will need information about your health insurance, your premium amount, when it is due and whether you or your employer pays the premium. Once we have this information, we will let you know if we can pay your premium.

Q: What do I need to do to have Medicaid pay for my co-pays and deductibles?

A: Call us to make sure we have your private health insurance information on file. Your four digit insurance code is printed on your medical ID card under the Insurance column. This information tells them that you have no co-pays or deductibles. If there is a question about this, ask your provider to call us. We don't want you to be billed for something you shouldn't have to pay.

Q: Will I be asked to pay the difference between what Medicaid pays and what my provider bills?

A: No. When doctors and other providers work with *Medicaid*, they agree to take what Medicaid pays and not bill you for any difference. If you're ever billed, call us immediately. You cannot be billed for a DSHS covered service.

Q: What if my private insurance ends or changes?

A: It is important to call and let us know of any changes to your insurance coverage. We will update your file and you will continue to receive medical care through *Medicaid* as long as you qualify.

Q: What if I have other questions?

A: If you have questions about your private health insurance, call your plan directly. For additional assistance with using your medical ID card with your private insurance, call us at the number below.

Toll-free 1-800-562-6136
Coordination of Benefits
Monday through Friday
8:00 a.m. to 4:30 p.m.

Medical Assistance Administration
September 5, 2001

